

United States Bankruptcy Court
Eastern District of CaliforniaIn re:
Tereso E. Romo
Maria delCarmen De la Cruz
DebtorsCase No. 13-25323-B
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0972-2

User: admin
Form ID: b9aPage 1 of 2
Total Noticed: 24

Date Rcvd: Apr 19, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2013.

db/jdb +Tereso E. Romo, Maria delCarmen De la Cruz, 620 Villa Drive, Red Bluff, CA 96080-3979
 20462623 +Crain Walnut Shelling Inc, 10695 Decker Ave, Los Molinos CA 96055-9628
 20462624 +First National Bank, PO Box 2557, Omaha NE 68103-2557
 20462626 +Gary M Feldman Esq, Six Neshaminy Interplex Suite 209, Feasterville Trevose PA 19053-6942
 20462627 +HSBC Retail Services, PO Box 60504, City of Industry CA 91716-0504
 20462628 +JC Pennys, PO Box 690, Columbus OH 43216-0690
 20462629 +Jonathan Neil Associates, 425 California Street Suite 850, San Francisco CA 94104-2110
 20462631 +Lassen Medical Group, 2450 Sister Mary Columbia Drive, Red Bluff CA 96080-4356
 20462633 +Mercy Medical Center, PO Box 496009, Redding CA 96049-6009
 20462634 +St Elizabeth Hospital, PO Box 496009, Redding CA 96049-6009
 20462635 +Tri Counties Bank, PO Box 909, Chico CA 95927-0909
 20462636 +Wells Fargo, PO Box 54780, Los Angeles CA 90054-0780

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

+E-mail/Text: jacobsd@jacobsanderson.com Apr 20 2013 04:36:51 Douglas B. Jacobs,
 20 Independence Cir, Chico, CA 95973-0210
 tr +EDI: QJWREGER.COM Apr 20 2013 03:58:00 John W. Reger, 280 Hemsted #C,
 Redding, CA 96002-0934
 smg EDI: EDD.COM Apr 20 2013 03:58:00 Employment Development Department,
 Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
 smg EDI: CALTAX.COM Apr 20 2013 03:58:00 Franchise Tax Board, PO Box 2952,
 Sacramento, CA 95812-2952
 20462618 +EDI: RMSC.COM Apr 20 2013 03:58:00 American Eagle GECRB, PO Box 960013,
 Orlando FL 32896-0013
 20462619 EDI: BANKAMER.COM Apr 20 2013 03:58:00 Bank Of America, PO Box 301200,
 Los Angeles CA 90030-1200
 20462620 +EDI: CHASE.COM Apr 20 2013 03:58:00 Chase Cardmember Services, PO Box 94014,
 Palatine IL 60094-4014
 20462621 +EDI: CITICORP.COM Apr 20 2013 03:58:00 Citi Bank, PO Box 6500, Sioux Falls SD 57117-6500
 20462622 +EDI: CITICORP.COM Apr 20 2013 03:58:00 Citi Cards, PO Box 653095, Dallas TX 75265-3095
 20462625 EDI: FORD.COM Apr 20 2013 03:58:00 Ford Motor Credit, PO Box 7172, Pasadena CA 91109-7172
 20462630 EDI: CBSKOHL.S.COM Apr 20 2013 03:58:00 Kohls, PO Box 2983, Milwaukee WI 53201-2983
 20462632 +EDI: TSYS2.COM Apr 20 2013 03:58:00 Macys, PO Box 689195, Des Moines IA 50368-9195
 TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 21, 2013

Signature:



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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2013 at the address(es) listed below:
NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Robert T Matsui United States Courthouse
501 I Street, Suite 3-200
Sacramento, CA 95814

(916) 930-4400
www.caeb.uscourts.gov
M-F 9:00 AM – 4:00 PM



Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/18/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors – Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.

Case Number: 13-25323 – B – 7

Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es):

Tereso E. Romo
xxx-xx-6967

Maria delCarmen De la Cruz
xxx-xx-4527

620 Villa Drive
Red Bluff, CA 96080

620 Villa Drive
Red Bluff, CA 96080

Debtor's Attorney: Douglas B. Jacobs
20 Independence Cir
Chico, CA 95973

Trustee: John W. Reger
280 Hemsted #C
Redding, CA 96002

Telephone Number: (530) 342-6144

Telephone Number: 530-224-9939

MEETING OF CREDITORS

Location: 2986 Bechelli Lane, 2nd Floor, Room 200, Redding, CA

Date & Time: 6/5/13 08:00 AM

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

Presumption of Abuse under 11 U.S.C. § 707(b) – See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

Deadlines – Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:

8/5/13

Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.

Dated:
4/19/13

For the Court,
Wayne Blackwelder , Clerk

FORM b9a
(Continued)

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---